

Application No. 10/711,132  
Response dated November 22, 2005  
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## REMARKS

Claims 1-38 are pending in this application.

### *Specification*

The disclosure was objected to because of certain informalities relating to the "Cross Reference to Related Applications." This cross-reference (paragraph 1 of the specification) has been updated to reflect the issuance of certain patents in the cross-reference, as required by the examiner.

### *Double Patenting*

Claims 1-4 were rejected on grounds of nonstatutory (obviousness-type) double patenting over U.S. Patent Nos. 6,820,202; 6,820,199; 6,789,189; and copending application no. 10/710,972. The examiner asserted that independent claims 1-4 were met by each of the four cases, as discussed on pages 3-5 of the Office Action.

As to the issue of obviousness-type double patenting, the examiner's attention is directed to the other related applications identified in paragraph 1 of the specification (as amended) for consideration in connection with this issue.

As recognized by the examiner, a timely filed Terminal Disclaimer generally may be used to overcome an obviousness-type double patenting a rejection for each patent and patent application that is owned by a common assignee of the present patent application and each applicable patent and patent application.

In this regard, the Applicant submits herewith a Terminal Disclaimer on the behalf of First Data Corporation, which is the 100% owner and common assignee of the present patent application and of the following related patents and patent applications:

U.S. Patent Application No. 09/189,159 (now U.S. Patent No. 6,820,202)

U.S. Patent Application No. 10/090,091 (now U.S. Patent No. 6,820,199)

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**U.S. Patent Application No. 10/248,621 (now U.S. Patent No. 6,789,189)**

**U.S. Patent Application No. 10/710,972**

\* \* \* \* \*

For the record, the Applicant states that the submission of the Terminal Disclaimer is submitted to expedite prosecution of this case and allowance, without acquiescing in the examiner's assertion of obviousness of the present claims with respect to the cited patents, and without admitting that such claims are or should be considered obvious in view of such cited references. Applicant fully reserves the right to dispute this issue and question should the same become necessary.

Based on the foregoing, Applicant respectfully submits that this application is now in condition for allowance, as all objections and rejections have been addressed and/or removed.

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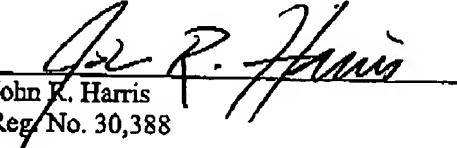
***Conclusion***

For the foregoing reasons, it is submitted that all claims are believed novel, nonobvious, fully supported, and should be allowable. The foregoing is submitted as a full and complete response to the Office Action mailed November 22, 2005, and is believed to place all claims in the application in condition for allowance. Accordingly, it is respectfully submitted that this application be allowed and that a Notice of Allowance be issued. If the Examiner believes that a telephone conference with the Applicant's attorneys would be advantageous to the disposition of this case then the Examiner is encouraged to telephone the undersigned at 404 504 7720.

Respectfully submitted,

MORRIS, MANNING & MARTIN, LLP

February 22, 2006

  
John R. Harris  
Reg. No. 30,388

MORRIS, MANNING & MARTIN, L.L.P.  
1600 Atlanta Financial Center  
3343 Peachtree Road, N.E.  
Atlanta, Georgia 30326  
404-233-7000 Main  
404-495-3678 Direct

Customer No. 24728